

COMBINED DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that:

I/we believe I/we are the original and first inventor(s) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

Title: **ELECTRONIC BILL PRESENTMENT SYSTEM WITH AUTOMATED TAX AND FEE ADJUSTMENT**

the specification of which is attached hereto.

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability in accordance with Title 37, Code of Federal Regulations §1.56(a).

POWER OF ATTORNEY

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith:

Timothy P. O'Hagan, Reg. No. 39,319.

The undersigned to this declaration and power of attorney hereby authorizes the U.S. attorney(s) named herein to accept and follow instructions from Robert Eberle or other officer of the assignee, or any designee of such listed parties, as to any actions to be taken in the Patent and Trademark Office regarding this application without direct communication between the U.S. attorney(s) and the undersigned. In the event of a change in the person(s) from whom instructions may be taken, the U.S. attorney(s) will be so notified by the undersigned.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with knowledge that willful false statements and the like are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued therein.

Full name of sole or first inventor:: Kellie Jo Maguire

Inventor's signature: Kellie Jo Maguire

Date: 12/10/01 Country of Citizenship: United States

Full name of second joint inventor: Gregory Park

Inventor's signature: Gregory Park

Date: 12/10/01 Country of Citizenship: United States

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